Financial Adviser Profile

Overview

Andrew Clark has been providing financial planning advice to individuals and businesses across north east Victoria and southern NSW for the past 15 years. Andrew engages and supports clients from all walks of life to improve the way they manage their finances. He particularly enjoys working with retirees and pre-retirees and seeing the impact advice can have on achieving their dreams.

Being born and having grown up in Wangaratta, Andrew knows the local community. Outside financial planning Andrew has a young family with a four-year-old daughter and a two-year-old son keeping him busy. Andrew enjoys getting outdoors in the garden, exploring our beautiful part of the world and watching footy.

Over many years, Andrew has established quality long term relationships with clients in the area who value his ongoing guidance in managing their finances. Andrew prefers to get a deep understanding of the client's situation and goals while educating his clients to ensure they can make informed decisions.

Andrew Clark is a Sub-Authorised Representative of Be Ready Wealth Pty Ltd, Corporate Authorised Representative No. 1264704. Authorised Representative No. 1003011.

Qualifications

Andrew Clark holds a Bachelor of Economics and a Diploma of Financial Planning and meets the competency requirements under ASIC's Regulatory Guide RG 146.

Professional Memberships

Andrew Clark is a member of the Financial Planning Association and abides by their code of professional conduct and ethics.

Authorisations

Andrew Clark is authorised to provide advice and deal in the following financial products:

- Life Products including Investment Life Insurance Products & Life Risk Insurance Products;
- Interests in Managed Investment Schemes including Investor Directed Portfolio Services;
- Deposit & Payment Products;
- Retirement Savings Accounts ("RSA") products;
- Debentures, Stocks or Bonds issued or proposed to be issued by a Government; and
- Superannuation.

Andrew Clark

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Be Ready Wealth Advice Fees and Charges

Andrew Clark will be paid by Financial Planning Advice Fees as described in the Financial Services Guide. The amount of the benefit and how it is calculated will be advised to you during your initial meeting.

Andrew's fee for the preparation of a Statement of Advice and other Advice documents will vary depending on the complexity involved and the time taken. You will be notified of the costs involved prior to the commencement of any work.

Andrew provides the option of ongoing reporting and advisory services. This fee is a fixed fee with a minimum of $750 and a maximum of $15,000 per annum incl. GST. Alternatively, you may be charged up to 1.1% p.a incl. GST of the value of your holdings. You will be notified of the cost involved prior to the commencement of any ongoing services.

Be Ready Wealth pays a fixed licensing fee to Capstone Financial Planning Pty Ltd and will receive all revenue earned from the financial services provided to you. Andrew is a Director of Be Ready Wealth and will receive a salary/benefit from this company.

Other Benefits Andrew May Receive

From time to time Andrew may be invited to social or sporting events and receive the occasional gift such as a bottle of wine or hamper on special occasions. These non-cash benefits will have a value of less than $300. A register listing the details of any non-cash benefits between $100 and $300 is maintained. These invitations and gifts do not influence the advice provided to you. If you would like more information you can request a copy of the register.

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